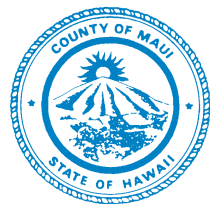


STARTING A BUSINESS

In Maui County

BUILDING A BETTER
COMMUNITY



NOTE:

Unless otherwise specified, all phone numbers listed in this handbook are in area code (808).

State government phone numbers (with prefixes of “586” and “587”) can be reached **toll-free** from Maui County.

FROM MAUI:

1) Dial 984-2400, 2) wait for the recorded message, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign; OR

1) Dial 984-2044, 2) wait for a dial tone, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign.

FROM MOLOKA'I OR LANA'I:

1) Dial 1-800-468-4644, 2) wait for the recorded message, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign.

A message from
Mayor Alan Arakawa

Maui County's Office of Economic Development serves as liaison for county government to the business community of Maui Nui – Kaho`olawe, Lana`i, Maui, Moloka`i – as our county's four islands are collectively known.

With the notable goals of attracting and retaining businesses that provide our islands' goods and services as well as employment opportunities for our people, the Office of Economic Development encourages innovative entrepreneurship by assisting start-up businesses as they make their way through the governmental regulation process.

In fact, Maui County is not only an excellent place to do business, we're doing everything possible to welcome new business – including our 2004 launching of the Maui County Business Resource Center, located in the Maui Mall, where business-friendly classes, contacts and resources are available to entrepreneurs and businesses of long-standing in our community.

Among the excellent support services offered by the Office of Economic Development is this handbook, *Starting a Business in Maui County*, with continually updated resources and contacts – financial, educational and informational – outlines of government regulations and information pertinent to transforming your business dreams into reality.

The 2004 edition of *Starting a Business in Maui County* also includes the vision of "Focus Maui Nui," the groundbreaking project, begun in May 2003, in which nearly 1,700 participants – representing all planning districts and a broad range of demographic groups – met in a participatory process to define a vision, core values and key strategies to lead Maui County into an economically sound future.

I encourage you to use this guide in concert with your business venture and to contact the Office of Economic Development – by phone (808) 270-7710, by (808) 270-7995, or by e-mail economic.development@co.maui.hi.us – if we may be of further assistance to you as you transform your creativity into commerce.

Wishing you all success,

Alan Arakawa
Mayor

FOCUS MAUI NUI

OUR ISLANDS, OUR FUTURE

Aloha! We welcome your exploring a new venture in Maui County. As you embark on your journey, we are pleased to acquaint you with Focus Maui Nui and how it serves as a valuable guide for actions in our county, including those in business.

From May through August 2003, the residents of Maui Nui (Maui, Molokai, Lanai, Kahoolawe) engaged in a groundbreaking process to define a vision for their future. Focus Maui Nui brought approximately 1,700 residents into an intensive participatory process, emphasizing the importance of local needs and priorities. Representing all planning districts and the islands' broad range of demographic groups, participants articulated the values they believed should guide Maui Nui, the challenges the islands face, strategies for addressing these challenges, and a set of broad and diverse actions involving participation by all residents, businesses, and government.

These values are captured in the resulting vision statement for Maui Nui.

Maui Nui will be an innovative model of sustainable island living and a place where every child can grow to reach his or her potential.

The needs of each individual, the needs of our natural and cultural assets, and the needs of the whole community will be brought into balance to reflect the extremely high value we place on both the land and its people.

The education and well-being of young people will be fostered to ensure that those born on these islands can, if they choose, spend their whole lives here – raising children, owning homes, enjoying rewarding jobs, and taking advantage of opportunities to contribute to this community and to be good stewards of our local treasures.

Maui Nui will be a leader in the creation of responsible, self-sufficient communities and environmentally sound economic development.

That which makes Maui Nui unique in the world will be preserved, celebrated, and protected for generations to come.

Five key strategies for action were identified that would enable us to realize and shape the future that participants envisioned:

1. To foster the development of young people, to create more economic options down the road, and to strengthen the ability of local residents to direct the islands' future, the first priority is to ***improve education***. Recommendations range from K-12 reform to the establishment of a public university.
2. To ensure that precious resources exist for future generations, to preserve the beauty of the islands, and to maintain the distinct rural identity and tradition of Maui Nui, the second priority is to ***protect the natural environment***, including ***addressing water needs***.
3. To maintain the quality of life on the islands and to ensure local residents have the chance to own their own homes and to move easily throughout the islands, ***infrastructure challenges, particularly housing and transportation, must be addressed***.
4. To supply quality jobs for local residents, broaden the tax base, and provide Maui Nui with financial resources to accomplish its other goals, another priority is to ***adopt targeted economic development strategies*** that support and enhance the needs and desires of residents.
5. To pass history and culture to future generations and to ensure a healthy community in years ahead, Maui Nui must take steps to ***preserve local culture and traditions*** and to ***address human needs***, particularly the epidemic of substance abuse among young people.

Overwhelmingly, participants in Focus Maui Nui expressed a sense of optimism that the islands could become a model for clean, sustainable living and a place where every child could grow to lead a successful and productive life amongst family on the islands. By bringing into balance the needs of the land and its people and involving the entire community in the achievement of a shared vision, participants believed the opportunity exists to protect treasured natural and cultural assets, while also investing in the best potential of Maui Nui.

Focus Maui Nui saw the support and growth of small business as essential to achieving a sustainable future for our residents. In turn, as your plans progress with your concept, we hope you will weave the vision, values and strategies of Focus Maui Nui into your business model and practices. Recycling; providing internships; conserving energy and buying local services and products where possible, are but a few examples of actions that could blend into your operations and support our community goals. Focus Maui Nui encourages the entire community – residents, business, government, nonprofits, youth and seniors – to become involved in building Maui Nui in a way that reflects the values and concerns of residents, and to heed the priorities of Focus Maui Nui: to put the interests of residents first and to recognize the importance of *our islands, our future*.

If you would like to find out more about how you can participate in Focus Maui Nui, contact the County of Maui Office of Economic Development at (808) 270-7710, or Maui Economic Development Board at (808) 875-2300 or by e-mail info@focusmauinui.com.

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I. GETTING STARTED

ENTREPRENEURIAL ASSISTANCE – MAUI

Organizations here on Maui that provide invaluable informational and educational assistance in starting and maintaining a business:

Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: 873-8247, Fax: 871-9160

Internet: www.mcbrc.org, Email: anna.ribucan@co.maui.hi.us

An extension project of the County of Maui's Office of Economic Development (OED), it serves as an entrepreneurial resource for new or existing business owners who need business assistance for operations within Maui County.

Hawai'i Business Research Library

Maui Research & Technology Park

590 Lipoa Parkway #136, Kihei, HI 96753

Tel: 875-2400, Fax: 875-2406

Internet: www.hbri-sbdc.org Email: hbri@hbri-sbdc.org

Start-up and established business research assistance: business lists, demographic profiles, market trends, industry analysis, D&B's, database searches, Sci-tech, business ratios and sample business plans.

Hawai'i Small Business Development Center Network, Maui Center

Maui Research & Technology Park

590 Lipoa Parkway #130, Kihei, HI 96753

Tel: 875-2402, Fax: 875-2406

Internet: www.hawaii-sbdc.org

Support service for small or new businesses; training; free consulting through professional staff and business professionals; business plan assistance.

Guidelines on the start up process, from conception up to the production/delivery of product or service - including a sample business plan format, available on-line at: <http://mauienterpriseforum.net>

Center for Entrepreneurship

Office of Continuing Education and Training
Maui Community College, University of Hawai'i Systems
310 Kaahumanu Avenue, Kahului, HI 96732
Tel: 984-3462, Fax: 984-3569; Internet: www.ocet.org
Business start-up classes, computer training & coaching.

MEO Business Development Corporation

99 Mahalani St., Ste. 109, Wailuku, HI 96793
Tel: 249-2990, Fax: 249-2991
Internet: www.meoinc.org/Microenterprise.htm
Moloka'i Island Branch Office, 380 Kolapa Place, Moloka'i, HI
Tel: 553-3216, Fax: 553-3776
Small Business Micro-Enterprise Loan Program for low and moderate-income people offering loans from \$500 to \$4,000+. Bi-monthly entrepreneurial training classes and business consultation services.

SCORE of Hawai'i, Inc.**c/o Maui County Business Resource Center**

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732
Tel: 873-8247, Fax: 871-9160
Internet: www.hawaiiSCORE.org
Service Corps of Retired Executives is a nonprofit association. Provides free and confidential small business counseling by dedicated and experienced volunteer men and women counselors.

Maui Chamber of Commerce

250 Alamaha St., Ste. N16A, Kahului, HI 96732
Tel: 871-7711, Fax: 871-6028
Internet: www.mauichamber.com
Business advocacy; marketing and networking; seminars and training classes; business referrals/resource center.

Office of Economic Development, County of Maui

200 South High Street, 6th Floor, Wailuku, HI 96793-2134
Tel: 270-7710, Fax: 270-7995
Internet: www.co.maui.hi.us
Email: economic.development@co.maui.hi.us
Informational support for existing and new businesses and community development projects.

Alu Like – Maui

1977 Kaohu St., Wailuku, HI 96793

Tel: 242-9774, Fax: 244-7880

Moloka'i Tel: (808) 553-5393, Fax: 553-9888,

Internet: www.alulike.org

Offers entrepreneurship training for Native Hawaiian youth and adults; business plan preparation; loan application assistance; business incubator projects.

Moloka'i Community Services Council

PO Box 2047, Kaunakakai, HI 96748

Tel: 553-3244, Fax: 553-3370

Provides non-profit sponsorship for human services, charitable programs, and community-building projects.

Pacific Gateway Center

Maui Satellite Office, 1464 Lower Main St., Wailuku, HI 96793

Tel: 249-8656, Fax: 249-8656

Internet: www.pacificgateway.org

Programs to promote business startups and growth in the community.

ENTREPRENEURIAL ASSISTANCE – HONOLULU**Business Action Center, Department of Business, Economic Development & Tourism, State of Hawai'i,**

1130 N. Nimitz Highway, Ste. A-220, Honolulu, HI 96817

Tel: (808) 586-2545, Fax: (808) 586-2544

Internet: www2.hawaii.gov/DBEDT/index.cfm

A one-stop business license and permit center; assists businesses in understanding federal, state and county government regulations.

Small Business Administration, U.S. Hawai'i District Office

300 Ala Moana Blvd, Room 2-235, Honolulu, HI 96850

Tel: (808) 541-2990, Fax: (808) 541-2976

Internet: www.sbahawaii.org

Business information, counseling, training, financial assistance and Minority Enterprise Development Program certification.

Hawai'i Women's Business Center

1041 Nuuanu Avenue, Suite A, Honolulu, HI 96817

Tel: (808) 522-8136

Internet: www.hwbc.org Email: info@hwbc.org

Provides resources for women to develop and grow successful businesses.

10 STEPS TO DEVELOP A VENTURE ON MAUI –

By David Fisher, Hawai'i SBDC Network, Maui Center

- 1) **Self Assessment.** Do some exercises to clarify your strengths and weaknesses. Be clear about what your passion is. Tools to help with this include books like *"What Color is Your Parachute"* by Richard Bolles. If you are not already involved in the Maui Community get involved by joining community groups. Refer to the Focus Maui Nui Final Report at www.focusmauinui.com. Volunteer, network, and ask your self "how will my business enhance the immediate and larger community?"
- 2) **Write First Draft of Marketing Strategy.** Create a hypothesis of what you think you want to do, specify the
 - **Product/Service/Experience/Story** - that you are going to sell and provide. What are the benefits to your customers?
 - **People/Customers/Clients/Stakeholders** - that you are going to be selling and providing to, including intermediaries and end users, as well as partners and employees.
 - **Place/Location/Delivery method** - how are you going to get the product, etc. to your people, etc?
 - **Price** - what are your customers going to pay, and how are they going to do so?
 - **Promotion** - how are people going to find out about your product and then be sold on buying it?
- 3) **Research Viability, Costs, Key Players.** Test your hypothesis by talking to potential customers, suppliers, landlords, competitors and complimentary businesses (both on Maui and elsewhere). Find out what trade associations cover your proposed business. Contact them for information. Go to trade shows. If you do not have experience in the proposed type of business--get some (either yourself, or a partner or consultant/mentor who is very experienced in the proposed type of business). Contact the Hawaii Business Research Library to see what has been written about the industry, competitors, customers, etc. Think out your operation. What kind of facilities (if any) will you need? What kind of skills? Time commitments? Equipment? Leasehold Improvements? Operating Expenses? Insurance? etc.

- 4) **Create Initial Financial Projections.** Analyze to determine how much money you might need to start the business, what kind of sales can you achieve, and whether it makes economic sense (how much will you earn for your time, for your investment of money?) This used to be called "does it pencil out?" Nowadays people use a computer spreadsheet program like Excel®. If this is Greek to you, get a family member, friend, take a class, work with an SBDC consultant, or paid consultant to help you with this--although you should not spend too much time (1-3 hours max) at this stage. You may decide that it does not work, and that you have to come up with a new hypothesis.
- 5) **Develop Preliminary Financing Strategy.** With your estimate as to how much money it will take to start the business, figure out how much you can cover from savings, partners, friends and family. You may be able to cover 50%-80% of the financing with a bank loan, depending on the riskiness of the venture, what you have as security/collateral for the loan, and you and your key players' credit rating. Alternatively, you may be able to get funding from a community loan fund, someone who will benefit from you going in to business (suppliers, customers, complementary businesses, angel investors). Develop a hypotheses as to how you will finance the business and repay the funding sources.
- 6) **Research Specific Requirements.** Contact the Business Action Center in Oahu (984-2400 x 6-2545) to find out what government permits you may need, what the process for obtaining them is, the timeframe, and cost. Talk to bankers and other sources of finance to test your hypotheses, and pick up application forms. Speak to one or more attorneys and a Certified Public Accountant or very experienced bookkeeper to get their advice as to what you need in terms of legal structure, contracts, and what it will cost for their services and when you will need to pay them. Refine your costs estimates from suppliers--get it in writing. Get a preliminary lease from a landlord (including a subject to obtaining financing clause).
- 7) **Create a full draft of a business plan.** Try to keep the plan succinct and factual. It does not need to be more than 10 pages (five pages is even better) including financials. Make sure you have copies of your own tax returns for the last three years, and if you are buying an existing business, get copies of their financial statements for the last three years. Get resumes of all your team members for the appendix, and write short summary bio paragraphs for the body of your plan. Include in your appendix copies of directly-relevant market research, bids from suppliers, leases, etc. *See the business plan links on the MauiEnterpriseForum.net website. Consider taking a business plan class (see SBDC Workshops), also the Core Four program offered by MEO, and the Business Plan class offered by the Center for Entrepreneurship at MCC.*

- 8) **Use refining this draft as a way to develop your team and your extended team.** This may be an appropriate time to register trade names, create legal entities, etc. If you are going for equity investment, you may need to find out the preferred legal structure for your investors. Before submitting a request for equity investment, talk to a qualified lawyer.
- 9) **Submit your plan to financing sources.**
- 10) After receiving written approval for financing (or better yet, money in the bank), ***initiate the launch of the business.***

II. LICENSES AND PERMITS

BUSINESS LICENSE FOR MAUI COUNTY

Maui County requires a business license for certain occupations and business activities in addition to any State of Hawai'i requirement. To find out if your type of business requires a County of Maui Business License, contact:

**Department of Finance, Division of Motor Vehicles and Licensing
Division, County of Maui Service Center**

70 E. Kaahumanu Avenue #A17, Kahului, HI 96732-2176

Tel: 270-7840

Internet: www.co.maui.hi.us/departments/Finance/

Businesses that absolutely must obtain a license to operate in Maui County include:

Auctioneers
Bicycle Tours
Boarding Houses
Dismantling
Firearms Dealers
Hotels
Ocean Recreation
Pawn Shops
Rebuilding Motor Vehicles for Resale
Scrap Metal Recyclers
Second Hand Dealers
Taxi Cab
Tenement House or Lodging
Used vehicle Parts & Accessories
Vendors (Road)
Wrecking & Salvaging

CHILD CARE LICENSING

Licensing for childcare providers is available from:

PATCH (People Attentive to Children)

Department of Human Services

Tel: 243-5866, Moloka'i/Lana'i 1-800-498-4145

Email: patch@patch-hi.org

FOOD SALE & RESTAURANT PERMITS

Department of Health, State of Hawai'i

Maui District Office, 54 High Street, Wailuku, HI 96793

Tel: 984-8230

Internet: www.hawaii.gov/health/permits/food/index.html

LIQUOR LICENSE

Department of Liquor Control, County of Maui

County of Maui, 2145 Kaohu St. #105, Wailuku, HI 96793

Tel: 270-8004

Internet: www.co.maui.hi.us/departments/Liquor/

BUILDING & ZONING PERMITS

Any building or structure being erected, constructed, enlarged, repaired, moved, improved, converted, altered, removed, or demolished will require a building permit from the Land Use and Codes Administration:

Development Services Administration

Department of Public Works and Environmental Management,
County of Maui

Tel: 270-7250, Fax: 270-7972

It is important to consider zoning regulations when choosing a site for your business. For zoning permit information, contact:

Department of Planning, County of Maui

250 S. High St., Wailuku, HI 96793

Tel: 270-7253, Fax: 270-7634

HEALTH DEPARTMENT PERMITS & LICENSES

The following types of businesses require a permit, license, or certification from the Department of Health:

Environment:

Air, water, drinking water, wastewater, solid and hazardous waste.

Food and Eating Establishments:

Restaurants, supermarkets, grocery, convenience store, manufacturers, bottling/canning, food warehouse/wholesaling.

Hospitals, Care Facilities, Nursing homes.

Trades and Professions in:

Alcohol and Drug Abuse Counseling Certification

Tattoo Licensing - Embalming

Licensing to Perform Marriages

For further information, contact:

Department of Health, State of Hawai`i

Maui District Health Office, 54 High Street, Wailuku, HI 96793

Tel: 984-8230, Fax 984-8222

Oahu: 1250 Punchbowl Street, Honolulu HI 96813

Tel: (808) 586-4400

Internet: www.hawaii.gov/health/permits/

PROFESSIONAL AND VOCATIONAL LICENSES

Hawai'i requires that people in certain professions and occupations be licensed in order to assure high standards in their business activities. To learn more about a specific licensing area, contact:

Professional and Vocational Licensing Division,

Department of Commerce & Consumer Affairs, State of Hawai'i

P.O. Box 3469, Honolulu, HI 96801

Tel: (808) 586-3000,

Internet: www.state.hi.us/dcca/pvl/

Forms and links to regulating bodies available at :

www.state.hi.us/dcca/pvl/licensing.html

Boards

Accountancy
Acupuncture
Barbering and Cosmetology
Boxing
Chiropractor
Contractor
Dentist and Dental Hygienist
Electrician and Plumber
Elevator Mechanic
Engineer, Architect, Surveyor & Landscape Architect
Massage Therapy
Medical and Osteopathy (MD, DO, EMT-Basic, EMT-Paramedic, Physician Assistant, and Podiatrist)
Motor Vehicle Industry
Motor Vehicle Repair
Naturopathy
Nursing
Optometry
Pest Control
Pharmacy and Pharmacist
Physical Therapy
Private Detective and Guard
Psychology
Real Estate
Speech Pathology and Audiology
Veterinary

Programs

Activity Desk
APRN-Rx
Cemetery and Pre-Need
Funeral Authority
Collection Agency
Condominium Property
Regimes
Dispensing Optician
Electrologist
Employment Agency
Hearing Aid Dealer and Fitter
Marriage And Family
Therapist
Mortgage Broker and
Solicitor
Nurse Aide
Nursing Home
Administrator
Occupational Therapist
Port Pilots
Real Estate Appraiser
Social Worker
Subdivision
Time Share
Travel Agency

III. REGISTRATION REQUIREMENTS

BUSINESS REGISTRATION

In Hawai'i, corporations, partnerships, limited liability companies, and limited liability partnerships need to be registered with the Department of Commerce and Consumer Affairs, Business Registration Division (BREG).

Business Registration Division
Department of Commerce & Consumer Affairs
335 Merchant Street, Honolulu, HI 96813
Tel: (808) 586-2727, Fax: (808) 586-2733
Internet: www.state.hi.us/dcca/breg-seu/
Email: breg@dcca.hawaii.gov

There are many forms of legal structure you may choose for your business. A specific business structure is generally chosen for liability and/or tax issues. It is recommended you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Sole Proprietorship

A business owned and managed by a single individual is a sole proprietorship.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business venture. A formal partnership agreement is recommended in order to address potential conflicts before they arise.

Limited Partnership

A partnership comprised of one or more general partners who manage the business and who are personally liable for partnership debts, and one or more limited partners who contribute capital and share in profits but who take no part in running business and incur no liability with respect to partnership obligations beyond contribution.

"C" Corporation

A "C" corporation is a legal entity made up of persons who have received a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation.

Subchapter "S" Corporation

A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than the corporate rate. IRS publication 589

Limited Liability Companies & Partnerships –("LLCs" and "LLPs")

An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners.

The Limited Liability Partnership (LLP) is similar to the LLC with the exception this it is aimed at professional organizations.

Forms and information to register are available online and can be downloaded from their website at:

Internet: www.businessregistrations.com

Forms can also be requested by fax:

On Demand Fax Service (808) 587-1234

Forms are also available at the DCCA Maui Office:

Puuone Plaza, 1063 Lower Main Street, Ste. C216, Wailuku, HI 96793
Tel: 243-5808 (only forms are available here)

EMPLOYER REGISTRATIONS & REQUIREMENTS

State of Hawai`i:

Hawai`i requires all employers to pay unemployment insurance contributions, and to obtain worker's compensation insurance, temporary disability insurance and prepaid health care insurance. For further information, contact:

Labor and Industrial Relations, Department of

State of Hawai`i, 54 S. High St., Room 201, Wailuku, HI 96793

Tel: 984-2072 (ask for Employee Services)

Internet: www.dlir.state.hi.us

(NOTE: Completing the State of Hawai`i Basic Business Application [Form BB-1] consolidates into one document registration for various state tax and employer licenses and permits, including withholding and unemployment insurance.)

Federal

An Employer Identification Number (EIN) is also known as a federal tax identification number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online: www.irs.gov/businesses/index.html

Taxpayers can also call a toll-free number, (866) 816-2065, to get an EIN. For further information, contact:

Internal Revenue Service, U.S. Department of Treasury

300 Ala Moana Blvd. #1002, Honolulu, HI 96813

Tel: (866) 816-2065, Fax: (215) 516-3990

Internet: www.irs.gov/businesses/index.html

Employee Eligibility Certification

All U.S. employers are responsible for completion and retention of Form I-9 for each individual they hire for employment in the United States. This includes citizens and non-citizens. On the form, the employer must verify the employment eligibility and identity documents presented by the employee and record the document information on the Form I-9.

The form must be kept by the employer, either for three years after the date of hire or for one year after employment is terminated, whichever is later. The form must be available for inspection by the authorized U.S. Government officials (i.e., ICE, Department of Labor).

U.S. Immigration and Naturalization Service

595 Ala Moana Blvd., Honolulu, HI 96813

Tel: (808) 541-1379,

Internet: www.ins.gov

REGISTRATION OF TRADENAME, TRADEMARKS, SERVICEMARKS

Any business may register a tradename, trademark or servicemark to give notice to the public of the intent to use the tradename, trademark or service mark in Hawai'i.

Tradenames are fictitious names that are assumed by a business and that do not contain the owner's names.

Trademarks are words, designs, or words and designs in combination that are used as identifiers for goods and services.

Servicemarks are used to identify the type of service a business provides.

You can search for a business/entity name through the **BUSINESS NAME SEARCH** database at: www.ehawaii.gov/org/dcca/bizsearch/exe/bizsearch.cgi

Business Registration Division, Commerce & Consumer Affairs

1010 Richards Street, Honolulu, HI 96813

Oahu: (808) 586-2744

Internet: www.businessregistrations.com/registration/trade/trade.html

For national registration of trademark, contact:

U.S. Patent and Trademark Office

Tel: (800) 786-8199 or (703) 308-4357

Internet: www.uspto.gov/main/trademarks.htm

PATENTS

New and useful inventions can be protected by a U.S. Patent.

Professional assistance from a patent attorney is strongly urged because patent procedures are detailed and technical. Patent attorneys are registered with the U.S. Patent and Trademark Office.

For further information, contact:

Asst. Commissioner for Trademarks, Patent Applications

Washington, D.C. 20231

Tel: 1 (800) 786-9199

Internet: www.uspto.gov/main/patents.htm

COPYRIGHTS

Copyrights protect the thoughts and ideas of authors, composers and artists. A copyright prevents illegal copying of written matter, works of art or computer programs. In order to ensure copyright protection, the copyright owner should always include notices on all copies of the work.

For further information:

U.S. Copyright Office, Library of Congress

101 Independence Avenue, S.E., Washington, D.C. 20559-6000

Tel: (202) 707-3000, Forms & Publications Tel: (202) 707-9100

Internet: www.copyright.gov

PRODUCT LABELING

Bar Coding

In order for your company to print U.P.C. Bar Code symbols (Universal Product Codes), your company will need to become a member of the Uniform Code Council, Inc. (UCC) -not a government agency. When you become a member, your company will be assigned an identification number for your company's use (company prefix). You will need this number to create your own UPC's.

For additional information contact:

Uniform Code Council, Inc.

7887 Washington Village Drive, Suite 300, Dayton, OH 45459

Tel: (937) 435-3870

Internet: www.uc-council.org Email: info@uc-council.org

Made in Maui

The Made in Maui Trade Council is a committee of The Maui Chamber of Commerce with over 70 members working together to increase awareness of locally made products. Their trademarked "Made in Maui" seal is a sign to the consumer of a product's local Maui origin and that at least 51% of the value added to the product was done on Maui. For more information, contact:

Chamber of Commerce, Maui

250 Alamaha St., Ste. N16A, Kahului, HI 96732

Tel: 871-7711 Fax: 877-6646

Internet: www.mauichamber.com

Made in Hawai'i

Dept. of Business, Economic Development & Tourism

Business Development & Marketing Division, P.O. Box 2359

Honolulu, HI 96804

Tel: (808) 587-2584, Fax: (808) 587-3388

Internet: www.hawaii-products.com

Email: hiprod@hawaii-products.com

Made in USA

Federal Trade Commission

Bureau of Consumer Protection

Internet: www.ftc.gov

IV. TAXES

GENERAL EXCISE TAX

Every person or company intending to do business in Hawai'i, including every individual who is self-employed or who hires employees, must apply for a General Excise Tax Identification Number. This number is assigned by the State Department of Taxation and identifies each business for tax filing, withholding and paying purposes. For all state tax-related questions, contact

Taxpayer Services, Department of Taxation, State of Hawai'i

830 Punchbowl St., Honolulu, HI 96809, Tel: (800) 887-8974

Maui Branch: 54 S. High Street, Room 208, Wailuku, HI 96793

Tel: 984-8500, Fax: 984-8522

Moloka'i: P.O. Box 275, Kaunakakai, HI 96748, Tel: 553-5541

Internet: www.state.hi.us/tax

The General Excise Tax application (Basic Business Application) form can be downloaded from: www.state.hi.us/tax/current/bb1.pdf

(NOTE: Completing the State of Hawai'i Basic Business Application [Form BB-1] consolidates into one document registration for various state tax and employer licenses and permits, including General Excise Tax [G.E.T], withholding and unemployment insurance.)

FEDERAL EMPLOYER IDENTIFICATION NUMBER

Taxpayers can call a toll-free number, (866) 816-2065, to get a Federal Employer Identification Number (EIN). For additional information, contact:

Internal Revenue Service, U.S. Department of Treasury

300 Ala Moana Blvd. #1002, Honolulu, HI 96813

Tel: 1-866-816-2065, Fax: (215) 516-3990

Internet: www.irs.gov

IMMIGRANT INVESTOR PROGRAM

Allows qualified applicants to obtain lawful Permanent Resident Status (Green Cards) through investment in a U.S. enterprise. The Investor Visa category has attracted the attention of many prospective immigrants because it allows the combination of immigration plans with new investment projects. The State of Hawai'i promotes investments enabled by the Immigration Act through DBEDT's Immigrant Investor Program.

For further information, call: (808) 587-2766, or visit the website at: www.hawaii.gov/dbedt/imm/

TAX INCENTIVES FOR BUSINESSES IN HAWAII

- Hawaii has only two levels of government taxation: state and local
- No personal property tax
- No tax on inventory, furniture, equipment or machinery
- Credit granted against taxes paid on the purchase of capital goods, machinery, and equipment
- No state tax on goods manufactured for export
- No stock transfer tax (all security exchange transactions are exempt from general excise tax, as an incentive to financial institutions)
- No unincorporated business tax
- Banks and financial institutions pay only one business tax
- Manufactured products or those produced for export are exempt from the general excise tax, including custom computer software.

TAX INCENTIVES FOR HIGH TECHNOLOGY BUSINESSES

Hawaii offers high technology businesses tax incentives through legislative initiatives. Visit: www.hawaii.gov/dbedt/immi/incentv.html

ENTERPRISE ZONES

The Enterprise Zones (EZ) program is a joint state-county effort intended to stimulate—via tax and other incentives—certain types of business activity, job preservation, and job creation in areas where they are most appropriate or most needed. The islands of Moloka'i and Lana'i and East Maui have been designated an Enterprise Zone. Up to six zones can be designated per county.

If your business (or a branch of your business) is eligible and is located in an Enterprise Zone (EZ), you can reduce your state taxes and receive other county benefits for up to seven years by satisfying the EZ hiring and gross receipts requirements.

For more information on the Hawaii Enterprise Zone Program, contact:

Enterprise Zones Coordinator, Business Support Division

Department of Business, Economic Development, and Tourism

Phone: (808) 586-2593, Fax: (808) 586-2589

E-mail: tbrandt@dbedt.hawaii.gov

V. ADDITIONAL RESOURCES

AGRICULTURE

Agricultural Loan Division

Department of Agriculture, State of Hawai'i

1428 S. King St., Honolulu, HI 96814

Tel: (808) 973-9460, Fax: (808) 973-9455

Internet: www.hawaiiag.org/hdoa/

Loan programs including direct, insured and participation loans to qualified farmers, aquaculturists, and food manufacturers.

Cooperative Extension Service

College of Tropical Agriculture and Human Resources, UH Manoa

Maui: 310 Kaahumanu Ave., Bldg. 214, Kahului, HI 96732

Tel: 244-3242, Fax: 244-7089

Moloka'i: P.O. Box 159, Kaunakakai, HI 96748

Tel: (808) 567-6833, Fax: (808) 587-6818

Internet: www.ctahr.hawaii.edu Email: kahului@ctahr.hawaii.edu

Provides research-based information from the College of Tropical Agriculture & Human Resources (CTAHR) for individuals, families, businesses, and communities on Maui, Moloka'i, and Lana'i.

Farm Credit Services of Hawai'i

P.O. Box 31306, Honolulu, HI 96820

2828 Paa Street, Suite. 2085, Honolulu, HI 96819

Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free (800) 894-4996

Internet: www.farmcreditservicesofhi.org

Email: info@hawaiiifarmcredit.com

Provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country homeowners throughout the Islands.

Farm Service Agency, U.S. Department of Agriculture

Millyard Plaza, 210 Imi Kala Street, Suite 207, Wailuku, HI 96793

Tel: 244-3100 ext.2, Fax: 242-7005

Internet: www.fsa.usda.gov

Loans for farm ownership, operating costs, emergencies, guaranteed loans, special assistance for beginning farmers and ranchers.

Maui County Farm Bureau

P.O. Box 148, Kula, HI 96790

Tel: 878-2917, Fax: 876-0412, Email: mcfb@maui.net

Internet: www.maui.net/~mcfb/

Assists in the promotion of Maui's agriculture industry in partnership with other agricultural organizations.

Natural Resources Conservation Service

U.S. Department of Agriculture
Millyard Plaza, 210 Imi Kala Street, Suite. 209, Wailuku, HI 96793
Tel: 244-3100 ext.3, Fax: 242-7005
Internet: www.nrcs.usda.gov/
Serves farmers; provides engineering design for conservation measures and resource management systems.

Tri-Isle Resource Conservation and Development Council, Inc.

U.S. Department of Agriculture
210 Imi Kala Street, Suite. 208, Wailuku, HI 96793
Tel: 244-3100, Fax: 242-7005
Assists communities in planning for future conditions and securing funding for community-based projects; promotes economic and community development; preservation of natural resources and improvement of the environment.

EDUCATION**Continuing Education & Training, Office of**

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732
Tel: 984-3231, Fax: 244-9632
Internet: www.ocet.org
Training in personal development and specific skills for starting and managing a business.

Maui Community College

310 Kaahumanu Avenue, Kahului, HI 96732
Tel: 984-3231, Fax: 244-9632
Internet: <http://mauicc.hawaii.edu/>

University of Hawai'i Center, Maui

310 W. Kaahumanu Avenue, Laulima #216, Kahului, HI 96732
Tel: 984-3525
Internet: www.umaui.net Email: uctrmaui@hawaii.edu

University of Phoenix, Maui Campus

2200 Main Street, Suite 401, Wailuku, HI 96793-1681
Tel: 249-2500
Internet: www.phoenix.edu

FILM/VIDEO/TV

Maui County Film Office

Office of Economic Development

200 South High Street, Wailuku, HI 96793

Tel: 270-7415, Fax: 270-7995, Email: info@filmmaui.com

Internet: www.filmmaui.com

A one-stop resource for obtaining film permits, locating talent, production crews and locations for film productions on the islands of Maui, Molokai and Lanai.

Akaku Maui Community Television, Inc.

333 Dairy Rd. #104A, Kahului, HI 96732

Tel: 871-5554, Fax: 871-5510, Internet: www.akaku.org

Community access television.

FINANCING

The State of Hawai'i offers several programs to help businesses obtain loans, grants, and other investment resources, as well as to seek and encourage investments from sources both in and out of the State.

Agricultural/Aquaculture Loan Programs: Administered by the State of Hawai'i, Department of Agriculture, the intent of the program is to help promote agricultural and aquaculture development by providing credit at reasonable rates and terms to qualifying individuals or entities. For further info contact (808) 973-9560, or visit: www.hawaiiag.org/hdoa/agl.htm

Commercial and Financial Institutions provide loans secured by fixed assets, purchase agreements, accounts receivable and personal guarantees. See list of institutions at: www.hawaii.gov/dbedt/br3a.htm

Emergency Loan Program (HELP): In it's continuing efforts to assist Hawai'i's small businesses affected by the economic downturns following September 11, 2001 and the Makapu'u Point road closing, DBEDT has expanded it's Hawai'i Emergency Loan Program (HELP). For more information, call (808) 586-2577, or visit: www.hawaii.gov/dbedt/help/

Export/Import Bank: The U.S. Eximbank is an independent U.S. government agency that helps finance and facilitates the export of U.S. goods and service through loans, loan guarantees and export credit insurance. Contact: U.S. Export-Import Bank, 811 Vermont Avenue, N.W., Washington, D.C. 20571. Toll free (800) 565-EXIM, or visit: www.exim.gov/

Farm Credit Services of Hawai'i provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country home owners throughout the Islands. For more information, call (808) 836-8009, toll-free (800) 894-4996 or visit: www.farmcreditservicesofhi.org

HSDC Venture Capital: The Hawai'i Strategic Development Authority's (HSDC) mission is to develop a sustainable venture capital industry in Hawai'i that will stimulate the growth of viable new businesses. For further information, call: (808) 587-3830, or visit: www.htdc.org/hsdc/seed.html

Hawai'i Capital Access Partnership (HICAP) A loan assistance program that encourages banks to make loans available to Hawai'i small businesses supported by a state funded loan assurance reserve. For eligibility or further information, call: (808) 586-2576, or visit: www.hawaii.gov/dbedt/hicap/

Hawai'i Capital Loan Program: Available through DBEDT, this loan program is available to businesses unable to obtain adequate financing from other sources. For further information, call (808) 586-2576.

Hawai'i Community Loan Fund is a certified Community Development Financial Institution that provides capital to businesses, nonprofit organizations and projects that create jobs, build wealth, and improve the quality of life for disadvantaged communities and people. Toll free (866) 525-4253, www.hclf.org

Hawai'i Small Business Loan Program: Available through HEDCO, loans to assist new and emerging businesses for working capital and equipment needs; funded by local financial institutions and guaranteed by SBA. Maximum loan \$50,000. For further information, call (808) 541-2990, or visit: www.sbahawaii.org/

Hawai'i Venture Capital Association, seeks to foster entrepreneurial development through networking, education, and access to venture capital. Telephone and Fax: (808) 262-7329, or visit: www.hvca.org

Immigrant Investor Program. Allows a qualified applicant to obtain Green Cards (lawful Permanent Resident Status) through investment in a U.S. enterprise. For further information, call (808) 587-2766, or visit: www.hawaii.gov/dbedt/immi/

Lokahi Pacific Rural Development Loan Program: For entrepreneurs unable to secure bank financing for business start-up and expansion & community development projects. Call 242-5761, or visit: www.communitycapital.org/cdfi_locator/lokahi_pacific.html

OHA Business Loan Program: Through the Office of Hawaiian Affairs, provides financing for Native Hawaiian entrepreneurs seeking to start and grow businesses within the state. Call (808) 594-1888, or visit: www.oha.org/org/loans.html

Small Business Administration (SBA): SBA's Hawai'i District Office works closely with local participating lenders to provide financing through a variety of loan programs tailored specifically to meet the demands of small businesses. For further information, call (808) 541-2990, or visit: www.sbahawaii.org/

Small Business Innovation Research Grants: The Small Business Innovation Research Program (SBIR) is a \$1.5 billion federal funding program that encourages small businesses to develop commercially viable technologies or innovations. Organized as a competition, SBIR allows small companies the opportunity to test high-risk theories and develop innovative technologies. For further information, call: (808) 589-3814, or visit: www.htdc.org/sbir/default.asp

MEO Business Development Corporation

Small Business Micro-enterprise Loan Program for low and moderate-income people offering loans from \$500 to \$4,000+. Bi-monthly entrepreneurial training classes and business consultation services. For further information, call: 249-2990, Fax: 249-2991, Email: micro@meoinc.org. Moloka'i Island Branch Office, Tel: (808) 553-3216

Note: The entrepreneurial assistance organizations starting on page 2 can help you prepare and get organized for your loan application.

HIGH TECHNOLOGY

For further information about starting or bringing a high technology business to Maui or Hawai'i, visit these websites:

High Tech Maui, www.hightechmaui.com/

Provides assistance, information and collateral about Maui's technology assets.

Maui Economic Development Board, Inc., www.medb.org

MEDB supports the growth of technology industries..

Maui High Performance Computing Center (MHPCC), www.mhpcc.edu

MHPCC is an Air Force Research Laboratory Center managed by the University of Hawai'i. Ranked as one of the top twenty supercomputer sites in the world, MHPCC provides world-class, parallel computing capability to the research, science, and warfighter communities.

Maui Research & Technology Center, www.mrtc.org

A high-tech business incubator dedicated to supporting technology-oriented businesses and promoting the growth of high added-value jobs.

Maui Tech Ohana, www.hightechmaui.com/TechOhana/TO_intro.html

A networking group for those interested in technology and science related business. Organized by MEDB and Hawai'i SBDC Network.

Pacific Disaster Center, www.pdc.org

The PDC is an information, technology-based applications center designed to provide information resources supporting natural hazard mitigation, preparation, response and recovery and humanitarian assistance within the Indian/Pacific Ocean region.

SBDC Maui Center, www.mauienterpriseforum.net/act221.htm

High Tech Hawai'i, www.hitechhawaii.com/

HiTechHawaii.com is Hawai'i's high-tech portal website for marketing and promoting high technology in the Islands.

Hawai'i High Tech Trade Association (HTTA) www.htta.org

The Hawai'i Technology Trade Association (HTTA) is a statewide, private-sector membership organization formed specifically to support Hawaii's growing technology industry.

High Technology Development Corporation, www.htdc.org

Department of Business, Economic Development & Tourism, State of Hawai'i, HTDC is a State agency tasked with the development and growth of Hawai'i's commercial high technology industry.

Tax Department, State of Hawai'i, www.state.hi.us/tax/hi_tech.html

IMPORTING / EXPORTING

Import Business in Hawaii

All merchandise coming into the U.S. must clear through U.S. Customs Service and is subject to a customs duty, unless specifically exempted from duty by law. Clearance of imported goods involves a number of steps: entry, valuation, appraisement, and liquidation.

The Hawaii Foreign Trade Zone

Hawaii's Foreign-Trade Zone #9 is a duty-free, secure location authorized by the federal government that is legally outside of the customs territory of the United States. Companies at Foreign-Trade Zone #9 enjoy a number of competitive benefits from operating in a "free trade" environment.

Export Business in Hawai'i

A successful exporter based in Hawaii does not have to be a large multinational corporation. A small business or even a single individual can export profitably and successfully if they are willing to put in the time, make the effort, and pay careful attention to detail. It is the policy of both the State of Hawaii and the United States government to expand our export markets.

Information on import and export laws, requirements and procedures, can be found at the U.S. Customs Service website at:

<http://www.customs.gov>

For more specific import information, contact a U.S. Treasury Customs Officer at:

Port of Entry – Kahului
Kahului Airport
Phone (808) 877-6013, Fax (808) 877-5703

INSURANCE FOR BUSINESSES

Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Law requires some types of coverage, others simply make good business sense.

The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

General Liability Insurance – One of the most common types of liability is product liability, which may be incurred when a customer suffers harm when using the business' product.

Property – It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild.

Business Interruption – This insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

Key Man – If you are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider this type of insurance.

Automobile – You may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business.

Officer and Director - Officers and directors of a corporation may become personally liable for their actions on behalf of the company.

Home Office – It's a good idea to update your homeowners' insurance policy to include coverage for office equipment

LABOR/WORKFORCE

One-stop resource center for access to job applicants, training solutions, and other employment issues that can help your business thrive. Contact:

Worksource Maui

2064 Wells Street, Suite 108, Wailuku, HI 96793

Tel: 984-2091, Fax: 984-2090

Molokai: 55 Makaena Street, Kaunakakia, HI 96748

Tel: (808) 553-1755, Fax (808) 553-1754

NEWSLETTERS

Hawai'i SmallBiz E-News: Monthly newsletter focused on issues and announcements affecting Hawai'i small businesses.
Subscribe at: hbrl@hbrl-sbdc.org

Connections: Maui Chamber of Commerce's membership newsletter.
Contact: 871-7711, or visit: www.mauichamber.com

High Tech Maui: Quarterly newsletter features high technology news and issues related to Maui. Call 1-800-298-Maui, or Email: Info@medb.org

Small Business News: Tel (808) 396-1724, Email: sbh@lava.net
Internet: www.smallbusinesshawaii.com

Trade/Invest Hawai'i's Monthly Bulletin: Focuses on international business, marketing reports, trade leads and the latest events regarding international trade.
For a free subscription, call 587-2584, or Email: tradeinvest@dbedt.hawaii.gov

PERIODICALS

The Maui News, Tel: 244-3981, Fax: 242-9087, Internet: www.mauinews.com

Lahaina News, Tel: 667-7866, Fax: 667-2726, Email: info@lahainanews.com

Haleakala Times, Tel: 572-9289, Fax: 572-0168, Email: haltimes@maui.net

Maui Weekly, Tel: 875-1700, Fax: 875-1800, Email: info@mauiweekly.com,
Internet: www.mauiweekly.com

Moloka'i Dispatch, Tel: (808) 552-2781, Fax: (808) 552-2334,
Email: mkkdisp@aloha.net, Internet: www.aloha.net/~mkkdisp/

The Honolulu Advertiser, Maui News Bureau, Tel: 244-4800, Fax: 242-1520
Internet: www.honoluluadvertiser.com Email: hawaii@honoluluadvertiser.com

The Honolulu Star-Bulletin, Maui Tel: 244-3207, Fax: 249-2434,
Internet: www.starbulletin.com

Pacific Business News, Tel: (808) 955-8100, Fax: 955-8031,
Internet: www.bizjournals.com/pacific

Hawai'i Business Magazine, (808) 537-9500, Fax: (808) 537-6455
Internet: www.hawaiiibusinessmagazine.com

PUBLICATIONS

The following publications are useful references, and are available to the public at the Hawai'i Business Research Library (HBRL), (808) 875-2400:

Maui County Data Book [annual] (Hawai'i Business Research Library).

A statistical overview of the current state of Maui and Hawai'i's visitor industry, including data on arrivals, visitor expenditures, visitor plant inventory, hotel occupancies, etc. Can be purchased at the Hawai'i Business Research Library, or visit: www.hbri-sbdc.org/mcdb/htm

State of Hawai'i Data Book [annual] (Department of Business, Economic and Tourism, State of Hawai'i). The official summary of statistics on the social, economic, and political organization of our state. Can be purchased from the Business Action Center, call (808) 586-2545, or visit: www.hawaii.gov/dbedt/db01/index.html

Native Hawaiian Data Book (Office of Hawaiian Affairs).
Call (808) 594-1938, or visit www.oha.org/databook/

Census 2000 Hawai'i Community Profiles Customized packaging of Census 2000 data for a specific geographic area. Includes age, income, ethnic, employment and educational breakdowns by census divisions and census-designated places. Great for business plans. Call the HBRL, or visit the website: www.hbri-sbdc.org/

The State of Small Business Hawai'i [annual] (Hawai'i Business Research Library, Hawai'i Small Business Development Center Network). Annual report on Hawai'i small businesses. Includes survey results, analysis, and policy recommendations. Available for reference at the Hawai'i Business Research Library, or view at website: www.hbri-sbdc.org/

Focus Maui Nui Final Report (Maui Economic Development Board, Inc.)
The report contains the results from the community sessions conducted from May through August 2003 with approximately 1,700 residents, to define a vision, values, and guiding principles for Maui County. To request a copy of the report, call the Maui Economic Development Board, Inc. at (808) 875-2300, or visit www.focusmauinui.com.

VI. DIRECTORY

(alphabetical order)

Agricultural Loan Division

Department of Agriculture, State of Hawai'i
1428 S. King St., Honolulu, HI 96814
Tel: (808) 973-9460, Fax: (808) 973-9455
Internet: www.hawaiiag.org/hdoa/

Loan programs including direct, insured and participation loans to qualified farmers, aquaculturists, and food manufacturers.

Alu Like, Inc.

567 S. King, Ste. 400, Honolulu, HI 96713
Tel: 536-4494 Fax: 524-1344
Maui: 1977 Kaohu St., Wailuku, HI 96793
Tel: 242-9774 Fax: 244-7880
Moloka'i: P.O. Box 1859, Kaunakakai, HI 96748
Tel: 553-5393 Fax: 553-9888

Entrepreneurship training for Native Hawaiian youth and adults, business plan preparation, loan application assistance, and business incubator projects.

Business Action Center

Department of Business, Economic Development & Tourism,
State of Hawai'i
1130 N. Nimitz Highway, Ste. A-220, Honolulu, HI 96817
Tel: (808) 586-2545, Fax: (808) 586-2544
Internet: www.hawaii.gov/dbedt/bac/home.html

A one-stop business license and permit center; assists businesses in understanding federal, state and county government regulations.

Business Research Library, Hawai'i

Hawai'i Small Business Development Center Network
Maui Research and Technology Park
590 Lipoa Parkway, Suite 136, Kihei, HI 96753
Tel: 875-2400 Fax: 875-2406

Internet: www.hbri-sbdc.org Email: hbri@hbri-sbdc.org
Starting a new business assistance; information and research; books, magazines and database searches.

Chamber of Commerce, Maui

250 Alamaha St., Ste. N16A, Kahului, HI 96732

Tel: 871-7711, Fax: 871-6028

Internet: www.mauichamber.com

Business advocacy; marketing and networking; seminars and training classes; business referrals/resource center.

Chamber of Commerce, Moloka'i

PO Box 515, Kaunakakai, Moloka'i, HI 96748

Tel: 553-3773, Fax: 553-3883

Internet: www.molokaichamber.org/

Commerce and Consumer Affairs, Department of

State of Hawai'i, 1010 Richards St., Honolulu, HI 96813

Business Registration Division: (808) 586-2744

Professional and Vocational Licensing Division: (808) 586-3000

Maui Office (forms only): Puuone Plaza, 1063 Lower Main, Ste. C216, Wailuku, HI 96793; Tel: 243-5808

Internet: www.hawaii.gov/dcca/dcca.html

Email: breg@dcca.state.hi.us

Continuing Education & Training, Office of

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732

Tel: 984-3231, Fax: 244-9632

Internet: www.ocet.org

Training in personal development and specific skills for starting and managing a business.

Cooperative Extension Service

College of Tropical Agriculture and Human Resources, UH Manoa

Maui: 310 Kaahumanu Ave., Bldg. 214, Kahului, HI 96732

Tel: 244-3242, Fax: 244-7089

Moloka'i: P.O. Box 159, Kaunakakai, HI 96748

Tel: 567-6833, Fax: 587-6818

Internet: www.ctahr.hawaii.edu

Email: ta_hthahr@avax.ctahr.hawaii.edu

Provides research-based information from the College of Tropical Agriculture & Human Resources (CTAHR) for individuals, families, businesses, and communities on Maui, Moloka'i, and Lana'i.

Customs Service, U.S. Department of the Treasury

Port Director, P.O. Box 1458, Kahului, HI 96732

Tel: 877-6013, Fax: 877-5703

Internet: www.customs.ustreas.gov/xp/cgov/home.xml

Import and export laws, requirements and procedures.

Department of Business, Economic Development & Tourism,

State of Hawai'i

1130 N. Nimitz Highway, Ste. A-220, Honolulu, HI 96817

Tel: (808) 586-2545, Fax: (808) 586-2544

Internet: <http://www2.hawaii.gov/DBEDT/index.cfm>

Foster, support and lead the growth of new and existing businesses.

Development Services Administration, County of Maui

Department of Public Works and Environmental Management,

Tel: 70-7250, Fax: 270-7972

Building permits.

Economic Development, Office of

County of Maui, 200 South High St., 6th Floor, Wailuku, HI 96793

Tel: 270-7710, Fax: 270-7995

Email: economic.development@co.maui.hi.us

Internet: www.co.maui.hi.us

Informational support for existing and new businesses and community development projects.

Family Business Center of Hawai'i Program

College of Business Administration,

UH Manoa, 2404 Maile Way #A303, Honolulu, HI 96822

Tel: (808) 956-4298

Internet: www.cba.hawaii.edu, Email: kimmer@cba.hawaii.edu

Provides up-to-date information to help families survive and thrive.

Farm Credit Services of Hawai'i

2828 Paa Street, Ste. 2085, Honolulu, HI 96819

Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free (800) 894-4996

Internet: www.farmcreditservicesofhi.org

Provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country homeowners throughout the Islands.

Farm Service Agency, U.S. Department of Agriculture

Millyard Plaza, 210 Imi Kala Street, Suite 207, Wailuku, HI 96793

Tel: 244-3100 x2, Fax: 242-7005

Internet: www.fsa.usda.gov

Loans for farm ownership, operating costs, emergencies, guaranteed loans; special assistance for beginning farmers and ranchers.

Finance, Department of

Division of Motor Vehicles and Licensing Division

70 E. Kaahumanu Avenue #A17, Kahului, HI 96732-2176

Tel: 270-7840

Business licenses and real property taxes.

Hawai'i Small Business Loan Program**HEDCO Local Development Corporation**

222 S. Vineyard Street, PH-1, Honolulu, HI 96813-2445

Tel: 1-800-455-1888 or (808) 521-6502

Cooperative lending program supported by local financial institutions; loans for purchasing new machinery and equipment, making leasehold improvements, acquiring working capital, and starting new businesses.

Hawai'i Strategic Development Corporation

Department of Business, Economic Development & Tourism,

State of Hawai'i, P.O. Box 2359, Honolulu, HI 96804

Tel: 587-3829 Fax: 587-3832

Internet: www.htdc.org/hsdc.html

Provides seed and venture financing for growth companies to stimulate economic development and job creation.

Health, Department of

District Health Office and Environmental Health

54 S. High St., Room 300, Wailuku, HI 96793

Tel: 984-8230, Fax: 984-8237

Internet: www.hawaii.gov/doh/permits/index.html

Permits for food and restaurant; environment-based, medical facilities and other trades & professions.

High Technology Development Corporation

Department of Business, Economic Development & Tourism

2800 Woodlawn Dr., Ste. 100, Honolulu, HI 96822

Tel: (808) 539-3600, Fax: (808) 539-3611

Internet: www.htdc.org

Manages the State's business incubation centers and provides assistance in technology marketing and project development.

Immigration Services, Bureau of Citizenship and

Honolulu District Office, U.S. Department of Justice

595 Ala Moana Blvd., Honolulu, HI 96813

Tel: (808) 532-3721 or Tel: 1-800-870-FORM to request forms

Internet: www.immigration.gov

Employee certification of citizenship (Form I-9)

Internal Revenue Service, US Department of Treasury

Tel: 1-800-829-1040

Internet: www.irs.gov/businesses/small/index.html

Links to information on starting your business.

Labor and Industrial Relations, Department of, State of Hawai'i

54 S. High St., Room 201, Wailuku, HI 96793

Tel: 984-2072 (ask for Employee Services)

Internet: www.dlir.state.hi.us

To file Form UC-1 for unemployment insurance; information on obtaining worker's compensation, temporary disability, and pre-paid health care coverages; occupational safety standards.

Liquor Control, Department of

County of Maui, 2145 Kaohu St. #105, Wailuku, HI 96793

Tel: 270-7486

Liquor licenses.

Lokahi Pacific

1935 Main Street, Ste. 204, Wailuku, HI 96793

Tel: 242-5761 Fax: 244-2057

Internet: www.communitycapital.org/cdfi_locator/lokahe_pacific.html

Rural Development Loan Program for entrepreneurs unable to secure bank financing for business start-up and expansion and community development projects.

Maui Economic Opportunity Inc.

99 Mahalani St., Wailuku, HI 96793

Tel: 249-2990 Fax: 249-2991

Internet: www.meoinc.org

Maui-to-Work job location program, Community Services, Transportation, B.E.S.T. Reintegration Program, Headstart Programs, Enlace Hispano and Youth Bank.

Maui Economic Development Board, Inc.

590 Lipoa Parkway, Ste. 103, Kihei, HI 96753

Tel: 875-2300, Fax: 879-0011

Internet: www.medb.org Email: info@medb.org

Supports the growth of technology industries.

MEO Business Development Corporation

99 Mahalani St., Wailuku, HI 96793

Tel: 249-2990 Fax: 249-2991 Email: micro@meoinc.org

Small Business Micro-enterprise Loan Program for low and moderate-income people offering loans from \$500 to \$4,000+, Bi-monthly entrepreneurial training classes and business consultation services.

National Federation of Independent Business

1588 Piikea St., Honolulu, HI 96818

Tel: 422-2163, Fax: 422-2163

Small business lobbying; education and research on special problems of small business.

Natural Resources Conservation Service

U.S. Department of Agriculture
Millyard Plaza, 210 Imi Kala Street, Ste. 209, Wailuku, HI 96793
Tel: 244-3100 x3 Fax: 242-7005
Internet: www.nrcs.usda.gov/
Serves farmers; provides engineering design for conservation measures and resource management systems.

Office of Continuing Education & Training

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732
Tel: 984-3231, Fax: 244-9632
Internet: www.ocet.org
Training in personal development and specific skills for starting and managing a business.

Office of Hawaiian Affairs

State of Hawai'i, 140 Ho'ohana Place, Suite 206 Kahului, HI 96732
Tel: 243-5219, Fax: 243-5016
Internet: www.oha.org
Serves native Hawaiians by providing grants to non-profit organizations for community-based economic development projects; agricultural loans and grants.

Pacific Business Center Program, College of Business Administration

UH Manoa, 2404 Maile Way #A413, Honolulu, HI 96822
Tel: (808) 956-6286, Fax: (808) 956-6278
Internet: www.cba.hawaii.edu/pbcp
Email: director@pbcp.cba.hawaii.edu
Professional staff & other U. experts team up with MBA students to provide management consulting to UH resources at moderate costs.

Pacific Gateway Center

Satellite Office Maui, 1464 Lower Main St., Wailuku, HI
Tel: 249-8656, Fax: 249-8656
Internet: www.pacificgateway.org
Helps immigrants, refugees and low-income residents of Hawai'i. Programs are geared towards delivering products and services to promote business startups and growth in the community.

Planning, Department of

County of Maui, 250 S. High St., Wailuku, HI 96793
Tel: 270-7253, Fax: 270-7634
Zoning permits.

Rural Development, U.S. Department of Agriculture

Millyard Plaza, 210 Imi Kala Street, Suite 206, Wailuku, HI 96793
Tel: 242-3100 x4
Internet: www.rurdev.usda.gov/
Loans for agriculture; business planning and technical assistance.

Small Business Administration, U.S.

300 Ala Moana Blvd., Room 2-235, Honolulu, HI 96850

Tel: (808) 541-2990, Fax: (808) 541-2976

Internet: www.sbaonline.sba.gov

*Business information, counseling, training, financial assistance and
Minority Enterprise Development Program certification.*

SCORE of Hawai'i, Inc.**c/o Maui County Business Resource Center**

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: 873-8247, Fax: 871-9160

Internet: www.hawaiiSCORE.org

*Service Corps of Retired Executives is a nonprofit association. Provides
free and confidential small business counseling by dedicated and
experienced volunteer men and women counselors.*

Small Business Development Center Network, Hawai'i

Maui Research and Technology Park

590 Lipoa Parkway, Suite 130, Kihei, HI 96753

Tel: 875-2402 Fax: 875-2406

Internet: www.hawaii-sbdc.org and www.mauienterpriseforum.net

Email: dfisher@maui.com

*Support service for small or new businesses; training; free consulting
through professional staff and business professionals; business plan
assistance.*

Taxpayer Services, Department of Taxation, State of Hawai'i

Maui: 54 S. High St., Room 208, Wailuku HI 96793

Tel: 984-8500, Fax: 984-8522

Moloka'i: P.O. Box 275, Kaunakakai, HI 96748 Tel: 553-5541

Internet: www.hawaii.gov/tax/tax.htm

*For all state tax-related questions. Web site contains forms that can be
downloaded.*

Tri-Isle Resource Conservation and Development Council, Inc.

U.S. Department of Agriculture

210 Imi Kala Street, Ste. 208, Wailuku, HI 96793

Tel: 244-3100, Fax: 242-7005

*Assists communities in planning for future conditions and securing
funding for community-based projects; promotes economic and
community development; preservation of natural resources and
improvement of the environment.*

Worksource Maui

2064 Wells Street, Suite 108, Wailuku, HI 96793

Tel: 984-2091, Fax: 984-2090

Molokai: 55 Makaena Street, Kaunakakia, HI 96748

Tel: (808) 553-1755, Fax (808) 553-1754

VII. MAUI COMMUNITY ORGANIZATIONS

Local service organizations make an important contribution to a better life throughout all of Maui County. Entrepreneurs starting a business can also use this directory to locate the many types of existing service organizations and hopefully support them by joining and lending their business expertise and talent.

Ahupua`a of Maui Island, 773 Kawananakoa St., Wailuku, HI 96793
Alliance for the Heritage of East Maui, PO Box 455, Hana, HI 96713
Aloha House, PO Box 791779, Paia 96779, 579-9584
American Association of University Women (AAUW), Maui Branch 572-0901,
2710 Iolani St., Pukalani, HI 96768, www.aauw.org
American Cancer Society, 95 Mahalani St., Wailuku, HI 96793, 244-5553
American Heart Association, 95 Mahalani St., Wailuku, HI 96793, 244-7185
American Lung Association, 95 Mahalani St., Wailuku, HI 96793, 244-5110
American Red Cross, 1063 Lower Main #207C, Wailuku, HI 96793, 244-0051
Big Brothers Big Sisters, 200 Waimaluhia Lane, Wailuku, HI 96793, 242-9754
Boys Girls Club Central Clubhouse, 270-7981, 100 Kanaloa Ave., Wailuku,
Boys Girls Club Maui, PO Box 456, Makawao, HI 96793, 572-6916
Boys Scouts of America, 200 Liholiho St., Wailuku, HI 96793, 244-3724
Business & Professional Women's Club Maui
Catholic Churches of Hawai'i, 25 West Lipoa St., Kihei, HI 96753 875-2984
Child and Family Services, 333 Dairy Rd., #201, Kahului, HI 96732, 877-9841
Community Clinic of Maui, 48 Lono Ave., Kahului, HI 96732, 871-7772
Community Work Day, PO Box 757, Puunene, HI 96784, 877-2524
Decisions Maui, 416 Alio St., Lahaina, HI 96761
Filipino Chamber of Commerce, 782 Wailupe Drive, Wailuku, HI 96793
Girl Scouts, 200 B Liholiho St., Wailuku, HI 96793, 244-3744
Haiku Community Association, 572-8787
Hale Mahaolu, 200 Hina Avenue, Kahului, HI 96732, 872-4100
Hale Makua, 472 Kaulana St., Kahului, HI 96732, 877-2761
Haleakala Lions Club, PO Box 6297, Kahului, HI 96732
Haliimaile Community Association, 37 Paihua St., Haliimaile, HI 96787
Hana Community Association, PO Box 202, Hana, HI 96713
Horizon's Academy, PO Box 1308, Haiku, HI 96708, 575-2954
Hospice Maui, 400 Mahalani St., Wailuku, HI 96793, 244-5555
Hui Malama Learning Center, 375 Mahalani St., Wailuku, HI 96793 244-5911
Hui No Ke Ola Pono, PO Box 894, Wailuku, HI 96793, 244-4647
Hui No'eau Visual Arts Center, 2841 Baldwin Ave., Makawao, 96768, 572-6560
Imua Rehab, 95 Mahalani St., Wailuku, HI 96793, 244-7467
J. Walter Cameron Center, 95 Mahalani St., Wailuku, HI 96793, 244-5546
Japanese Chamber of Commerce, c/o Lloyd Kimura, 242-9100
Japanese Cultural Society of Maui, www.jcsmaui.com
Ka Hale A Ke Ola, 670 Waiale Drive, Wailuku, HI 96793, 242-7600
Ka Lima O Maui, 95 Mahalani St., Wailuku, HI 96793, 244-5502
Kahakuloa Community Association, 3499 Kahekili Hwy, Wailuku, HI 96793
Kahului Filipino Community Assn., Central Pacific Bank, Kahului, HI 96732

Kahului Lions Club, PO Box 4060, Kahului, HI 96733
 Kahului Town Association, 117 W. Papa Avenue, Kahului, HI 96732
 Kanaio Community Association, PO Box 918, Kula, HI 96790
 Kaupo Community Association, H.C.I. Box 253, Hana, HI 96713
 Kihei Community Association, 879-5390, PO Box 662, Kihei, HI 96753,
 Kihei Lions Club, PO Box 982, Kihei, HI 96753
 Kihei Youth Center, 131 S. Kihei Road, Kihei, HI 96753, 879-4941
 Kiwanis Club of Kahului, 242-6102, www.kahuluikiwanis.com
 Kiwanis Club of Maui, www.kiwanisclubofmaui.org
 Korean Community Association, 740 East Kuiaha Road, Haiku, HI 96708
 Kula Community Association, 878-1342, PO Box 417, Kula, HI 96790
 Kumu A'o, PO Box 814, Wailuku, HI 96793
 Lahaina Town Action Committee, 667-9175, 648 Wharf St., Ste. 102, Lahaina,
 HI 96761, www.visitlahaina.com, Email: info@visitlahaina.com
 Lanai Youth Center, PO box 630961, Lanai City, HI 96763, 565-7675
 Legal Aid Society of Hawai'i, 2287 Main Street, Wailuku, HI 96793, 244-3731
 Lumana'i O Samoa I Maui, 93 West Papa Avenue, Kahului, HI 96732
 MEO, Inc., PO Box 2122, Kahului, HI 96733, 249-2990
 Maalaea Community Association, 150 Hauoli St. #203, Wailuku, HI 96793
 Makawao Main Street Association, PO Box 1712, Makawao, HI 96768
 Makena Community Association, 193 Makena Road, Kihei, HI 96753
 Malama Family Recovery Center, 388 Ano Street, Kahului, HI 96732, 877-7117
 Marshalllese Association of Maui, 385 Konahea St., Wailuku, HI 96793
 Maui Adult Day Care, 11 Mahaolu St., # B Kahului, HI 96732, 871-5804
 Maui Aids Foundation, PO Box 858, Wailuku, HI 96793, 242-4900
 Maui Arts and Cultural Center, 1 Cameron Way, Kahului, HI 96732, 242-2787
 Maui Business & Professional Women's Club, 244-9574
 Maui Center for Independent Living, 220 Imi Kala St., #103, Wailuku, HI
 96793, 242-4966
 Maui Chinese School Cultural Club, Kahului Shopping Ctr. Kahului, HI 96732
 Maui Coastal Land Trust, PO Box 965, Wailuku, HI 96793
 Maui Contractors' Association, 871-5733, 319 Ano St., Kahului, HI 96732
 Maui County Bar Association, 244-2390, PO Box 116, Wailuku, HI 96793
 Maui County Library Association, 873-3098, PO Box 2934, Wailuku, HI 96793
 Maui Family YMCA, 250 Kanaloa Avenue, Kahului, HI 96732 242-9007
 Maui Farm, Inc., PO Box 1776, Makawao, HI 96768, 579-8271
 Maui Fijian Association, PO Box 2161, Wailuku, HI 96793
 Maui Food Bank, Inc., 320 Hoohana St., Kahului, HI 96732, 877-4357
 Maui Guild of Media Artists 879-0439, 940 S. Kihei Rd., #B101, Kihei, HI
 96753, www.mauimedia.org
 Maui Historical Society-Bailey, 2375 A Main St., Wailuku, HI 96793, 244-3326
 Maui Humane Society, PO Box 1047, Puunene, HI 96784, 877-3680
 Maui Japanese Chamber of Commerce, 1942 Main St. #106, Wailuku, HI 96793
 Maui Japanese Community Assn., 1885 Main St., #404, Wailuku, HI 96793
 Maui Korean Community Association, 129 Holau Place, Wailuku, HI 96793
 Maui Lions Club, 572-8590, 132 Ikea St., Pukalani, HI 96768
 www.mauilionsclubhi.lionwap.org
 Maui Memorial Medical Ctr. Foundation, 221 Mahalani St., Wailuku, HI 96793,
 242-9015

Maui Nui Botanical Gardens, PO Box 6040, Kahului, HI 96733, 249-2798
 Maui Okinawa Cultural Center, 688 Nukuwai Place, Wailuku, HI 96793
 Maui Portuguese Cultural Club, PO Box 4035, Kahului, HI 96732
 Maui Puerto Rican Association, PO box 791057, Paia, HI 96779
 Maui Safety Association, 877-6905
 Maui Tomorrow, PO Box 429, Makawao, HI 96768
 Maui Tongan Association, PO Box 5103, Kahului, HI 96732
 Maui United Way, 1727 A Wili Pa Loop, Wailuku, HI 96793, 244-8787
 Maui Visitors Bureau, 244-3530
 Maui Wedding Association, 573-3337, PO Box 684, Kihei, HI 96753
 Maui Young Business Roundtable, 242-6102, www.mauiyoungbusiness.com
 Maui Youth & Family Services, PO Box 79006, Paia, HI 96779, 579-8414
 Mediation Services of Maui Inc., 95 Mahalani St., 24 & 26, Wailuku, HI 96793,
 244-5744
 Mediation Services of Molokai, 553-3844
 Mental health Kokua, PO Box 1237, Wailuku, HI 96793, 244-7405
 Molokai Visitors Association, 808-553-3876, PO Box 960, Kaunakakai, HI
 96748, www.molokai-hawaii.com
 Na Hoaloha-Maui Interfaith, 2140 A Main St., Wailuku, HI 96793, 249-2545
 Na Kupuna O Maui, 320 Kaeo St., Lahaina, HI 96761
 Napili Hau Community Association, 5170 Hanawai St., Lahaina, HI 96761
 National Kidney Foundation of Hawai'i, PO Box 1425, Wailuku, HI 96793,
 986-1900
 Nature Conservancy of Hawai'i, PO box 1716, Makawao, HI 96768, 572-7849
 Ohana Makamae, PO Box 914, Hana, HI 96713, 248-8538
 Olinda Community Association, 528-A Olinda Road, Makawao, HI 96768
 Parents & Children Together, 81 N. Market St., Wailuku, HI 96793, 244-2330
 Paukukalo Community Association, 773 Kawanakoa St., Wailuku, HI 96793
 Portuguese Association of Maui, PO box 838, Wailuku, HI 96793
 Pukalani Community Association, PO Box 880323, Pukalani, HI 96788
 Realtors® Association of Maui, Inc., 873-8585, 441 Ala Makani Place, Kahului,
 HI 96732, Internet: www.mauiboard.com
 Rotary Club of Kahului, 1923 E. Vineyard St. #A, Wailuku, HI 96793
 Rotary Club of Kihei Sunrise, 2724 Puu Hoolai St., Kihei, HI 96753
 Rotary Club of Kihei-Wailea, PO Box 2010, Wailuku, HI 96793
 Rotary Club of Lahaina Sunrise, 817 Ho'okahua St., Lahaina, HI 96768
 Rotary Club of Lahaina, 150 Hauoli St. #203, Wailuku, HI 96793
 Rotary Club of Maui, 72 Aulii Place, Makawao, HI 96768
 Rotary Club of Wailuku, 69 Market St., Wailuku, HI 96793
 Rotary Club of Upcountry Maui, 2740 Kiholani St., #11, Pukalani, HI 96768
 Salvation Army, PO Box 1476, Kahului, HI 96733, 871-6270
 Sorooptimist International - Maui, PO Box 1514, Kahului, HI 96733
 Sorooptimist International-West Maui, PO Box 672, Lahaina, HI 96767
 South Maui Destination Association, Kealia Plaza, #101, Ste. 4, Kihei, HI 96753
 Sprecklesville Community Association, 306 Paani Place, Paia, HI 96779
 United Way-Maui, 244-8787, 1727-A Wili Pa Loop, Wailuku, HI 96793
 Waihee Community Association, R. R. 1, Box 88, Wailuku, HI 96793
 Waikapu Community Association, 61 Ili-Kupono St., Wailuku, HI 96793
 Wailea Community Association, 555 Kaukahi St., Suite 214, Kihei, HI 96753

Wailuku Main Street Association/Tri-Isle Main St. Resource Center, 244-3888,
2035 Main St., Suite 1, Wailuku, HI 96793, www.mauitowns.org
West Maui Filipino Association, 810 Niheu Place, Lahaina, HI 96761
West Maui Taxpayers Association, PO Box 10338, Lahaina, HI 96761
Women Helping Women, 1935 Main St., #202, Wailuku, HI 96793, 242-6600

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PERSONAL CHECKLIST
FOR LICENSES, PERMITS & REGISTRATIONS

YES	NO	TYPE OF LICENSE, PERMIT AND REGISTRATION
		Basic Business Application/General Excise Tax License (Every business needs this license)
		Maui County Business License
		Building or Zoning permit, Maui County
		Liquor License, Maui County
		Health Department Permit or License, State of Hawai'i
		Professional or Vocational License, State of Hawai'i
		Business Registration, State of Hawai'i
		Tradename, Trademark, Servicemark, Patent or Copyright Registration
		Employer Registration with Department of Labor, State of Hawai'i